DEN GAZ

A Monthly Newspaper for Senior Adults in the Fairfax Area

December 2011

Serving Seniors for 35 Years

VOL. 35, NO. 8

Medicare Open Enrollment Through December 7

Take the time to compare Medicare's Part D drug plans—and let Medicare help! You have until December 7. Call 1-800-633-4227 or go to www.medicare.gov for assistance.

Medicare Part D Enrollment Events

Fairfax County is offering guidance and enrollment assistance throughout the county during Medicare Part D's annual election period (or Open Season). This period, October 15 to December 7, is when all Medicare beneficiaries may select or change their drug coverage. These selections become effective January 1, 2012.

If you would like assistance, you must first call for an appointment, and bring the following: a photo ID; copies of your current health plan and drug plan cards; your Medicare card; any letters from Social Security, Medicare, or Medicaid; and a list of all of your medications and their dosages.

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This is an abridged version of the Golden Gazette. Policy prohibits publishing the ads that are included in the print version. If you would like to receive the print version on a monthly basis, email kathy.wilson@fairfax county.gov. Large-print and recorded formats also are available. They are free!

Thinking of Buying a New TV?

With the arrival of the holiday season, you may be wondering if now is the time to buy a new TV.

Changes in technology have greatly improved the quality of what viewers see on their television screens. Pictures are sharper, clearer, and brighter; colors are more vibrant; lettering is more distinct; motion is smoother; and sound quality is more realistic. And with larger television screens, details are more readily seen and the viewing experience is generally easier on the eves.

In addition, these much-improved television sets cost far less than they did just a few years ago. However, the purchasing decision can be daunting and even confusing due to the complexity of all the technological changes. Technical terminology can stand in the way of understanding what one is buying. Even worse, unclear or misleading labeling on the TV boxes or by the retail stores themselves, can lead consumers to

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Fairfax County offices are closed on Friday, December 23, and Monday, December 26.

NOTE: The TTY number for all contacts is 711.



COUNTY OF FAIRFAX, VIRGINIA

Department of Family Services

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite 708

Fairfax, VA 22035-1104 Telephone: 703-324-5411 Toll-free: 1-866-503-0217

TTY: 711

FAX: 703-449-8689

Website: www.fairfaxcounty.gov/

dfs/olderadultservices.

Online Golden Gazette: www.fairfax-county.gov/dfs/olderadultservices/goldengazette.htm.

The Golden Gazette is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

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Publication of advertising contained herein does <u>not</u> constitute endorsement.

To comply with the Americans With Disabilities Act, the Golden Gazette is available in alternative formats. Call **703-324-5633**, TTY 711, for information.

DEADLINES

ALWAYS the first of the month one month in advance (for ads, ad payments, and announcements). The next deadline is December 1 for the January issue.

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7). *Please note that contributions are entirely voluntary.*

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: *Golden Gazette*, **Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104**. Checks should be made payable to *County of Fairfax*. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

Contribution check attached. I am NOT currently on your mailing list. Please add my name and address.
I am already on your mailing list.
I am moving. My new address in the Fairfax area will be
NAME
CURRENT ADDRESS
Zip:
NEW ADDRESS (if applicable)
Zip:
TELEPHONE (in case we have a question)

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with VRS Company, Inc., Great Falls, VA, for printing and mailing services.

December COA Meeting

The next meeting of the Fairfax Area Commission on Aging will be **Wednesday**, **December 21**, at 1 p.m., at the Kingstowne Center for Active Adults, 6488 Landsdowne Center, Alexandria. A public comment period is held at the beginning of each meeting. (Note: The Commission normally meets on the third Wednesday of each month, except August.)

For additional information, to be placed on the mailing list, or to request special accommodations, please call **703-324-7746**, TTY 711.

Commission On Aging Corner

My name is Julie Ellis and I am the Mount Vernon representative on the Fairfax Area Commission on Aging. A native New Yorker, I have been a resident of the Mount Vernon area for approximately 27 years. I have 23 years of experience working with older adults in retirement and assisted living communities, and for the past 10 1/2 years have been the director at Hollin Hall Senior Center. I also am on the Advisory Board of the Gartlan Mental Health Center. I support the "village" concept and am involved with the Mount Vernon Village, Mount Vernon at Home.

I have served on the commission since May 2009. To support my role as commissioner, I choose to be involved in projects consistent with the work of the commission and the Board of Supervisor's 50+ Action Plan. For that reason, I have followed the regional planning work of Region Forward.

In 2008, the Metropolitan Washington Council of Governments formed a Greater Washington Coalition. The coalition began its work by focusing on regional challenges. For instance, by 2050 the region will add at least 2 million residents! The coalition then identified shared regional goals.

The Region Forward report prepared by the Greater Washington 2050 Coalition is a comprehensive guide for regional planning and enables us to measure progress in the 21st century. Sharon Bulova, chairman of the Fairfax County Board of Supervisors, chaired the Greater Washington 2050 Coalition.

Our aging population is familiar with the lack of accessibility in our area. Fortunately, activity centers may address some accessibility needs, benefitting older adults and enabling them to maintain an independent lifestyle. With the expected growth of the region, the Region Forward reports that there will be a growth of regional activity centers beginning in 2012. These centers can be home to compact neighborhoods with parks and mixed-use developments

that include shops, workplaces, and a broad range of transportation and housing options maximizing connectivity and walkability—an older adult's dream come true! These mixed-use centers in Northern Virginia include the Metrorail-served markets of the Rosslyn-Ballston corridor, Crystal City, and Pentagon City. Employment centers or edge cities include Tysons Corner, Reston, and Fairfax Center.

Region Forward (on a regional level) and the Fairfax County Board of Supervisors' 50+ Action Plan (on a county level) strive to develop a more accessible, sustainable, prosperous, and livable community for everyone.

Below is the commission on aging roster:

At Large

Tena Bluhm, Chair, (h) 703-978-9468 Email: TenaRB@aol.com

Braddock District

Dr. Kenneth B. Malmberg, (o) 202-475-5691, (h) 703-425-1478

Email: ken.b.malmberg@uscg.mil

Dranesville District

Eileen Duggan, (h) 703-534-4964 Email: e.duggan@verizon.net

City Of Fairfax

Mary Jo Rasmussen, (h) 703-385-2991 Email: rasmusgm@verizon.net

City Of Falls Church (Vacant)

Hunter Mill District

Suzanne Rudiselle, (h) 703-437-7066 Email: spmrudiselle@msn.com

Lee District

Faviola Donato-Galindo, (c) 703-424-1002 Email: faviola.donato@gmail.com

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Medicare cont. from p. 1

Assistance will be offered at the following sites:

- Woodburn Center, 3340 Woodburn Rd., Annandale. 703-573-0523. Mon., Wed., and Fri., 10 a.m.-5 p.m.; Tue. and Thur., 10 a.m.-7 p.m.
- Chantilly Center, 14150 Parkeast Circle, #200, Chantilly. 703-968-4000. Wed., 10 a.m.-5 p.m.
- Reston Center, 1850 Cameron Glen Dr., #600. Reston. 703-481-4100. Mon., Wed., and Fri., 10 a.m.-5 p.m.; Tues. and Thurs., 12-7 p.m.
- Springfield Center, 8348 Traford Ln., Springfield. 703-866-2100. Tue. and Thur., 10 a.m.-5 p.m.
- Gartlan Center, 8119 Holland Rd., Alexandria. 703-360-6910. Mon. and Fri., 10 a.m.-5 p.m.; Tue. and Wed., 10 a.m.-7 p.m.; Thur., 10 a.m.-5 p.m.

This program is offered by the Fairfax-Falls Church Community Services Board in partnership with the Fairfax Area Agency on Aging.

Buying a TV cont. from p. 1

make uninformed or wrong decisions, and ultimately get less for the money than they should.

To assist you, information has been developed that explains what to look for when shopping for a new TV, and also what to watch out for. Beginning November 21, it will be available at www.fairfaxcounty.gov/cable.

For questions after reviewing the information, or if you do not have access to the county's website, call 703-324-5902 to speak with a staff member of the Communications Policy and Regulation Division. This is a service of Fairfax County's Department of Cable and Consumer Services.

Source: Fairfax County Department of Cable and Consumer Services.

Commission on Aging cont. from p. 3

Mason District

Nazir Bhagat, (o) 703-642-5030, (h) 703-354-9080, Email: bhagat.info@gmail.com

Mount Vernon District

Julie Bloom Ellis, (o) 703-765-4573 (c) 571-426-2905, (h) 703-765-7567 Email: Julie.Ellis@fairfaxcounty.gov

Providence District

Joseph A. Heastie, (h) 703-938-0542 Email: Heastie@aol.com

Springfield District

Tom Bash, (h) 703-913-7559 Email: tombash@verizon.net

Sully District

Maureen Renault, Vice Chair, (c)703-623-6311

Email: mlrenault@verizon.net

The Commission on Aging's website is www.fairfaxcounty.gov/dfs/olderadultservices/ coa.htm.

Tennis, Anyone?

The Fairfax County Golden Racquets Club invites men and women age 50 and above to play indoor and outdoor doubles year-round on weekdays.

Annual membership is \$20 plus a share of daytime court fees when playing indoors. For information, call Joan Linthicum at 703-327-1576.



Is Your Foot Fracture an Early Sign of Osteoporosis?

by Dr. Kenneth Wilhelm

Unexplained foot fractures may be the first sign of osteoporosis, a bone thinning disease that affects over 28 million Americans and accounts for 1.5 million bone fractures a year.

Osteoporosis is frequently referred to as the "silent crippler" since it often progresses without any symptoms or isn't diagnosed until a person experiences pain from a bone fracture. The porous nature of bones in people with osteoporosis makes them more susceptible to bone fractures, especially in the feet. Because the bones are in a weakened state, normal weight-bearing actions like walking can cause the bones in the foot to break. In fact, many patients visit their foot and ankle surgeon suffering from foot pain only to find out they actually have a stress fracture, without having experienced an injury.

While osteoporosis is most commonly seen in women over age 50, younger people and men also are affected. Early symptoms can include increased pain with walking accompanied by redness and swelling on the top of the foot. Often, patients don't seek treatment for their symptoms for weeks or even months, thinking the pain will pass. The best advice is don't ignore foot pain of any type. Early intervention can make all the difference in your treatment and recovery.

Physicians are able to diagnose osteoporosis through bone densitometry tests, which measure calcium and mineral levels in the bones through low-dose radiation x-ray, or possibly through a routine x-ray. This is why prevention and early intervention are key; women should make sure bone densitometry tests are part of their wellness examinations when indicated by their physicians.

If you are diagnosed with osteoporosis, it's important to protect your feet from stress fractures. Wear shoes that provide support and cushioning, such as athletic running shoes, to provide extra shock absorption and protection.

Custom orthotics also may be recommended to protect the foot from pressure and provide shock absorption, particularly during exercise. If you have suffered from a stress fracture, ask your doctor for a bone density study to rule out osteoporosis.

For additional foot care information, visit the American College of Foot and Ankle Surgeons' consumer website at www.FootPhysicians.com.

Dr. Kenneth Wilhelm is a board certified Podiatric Physician and Surgeon (Podiatrist) who practices with Clifton Foot and Ankle Center in Centreville. Dr. Wilhelm can be reached at his office at **703-996-3000** or visit his website at www.cliftonfootandankle.com.

Community Home Repair Services

Do you find it difficult to pay for the maintenance work that your home badly needs? Rebuilding Together Arlington/Fairfax/Falls Church, Inc., a local nonprofit organization, may be able to help. For the past 20 years, they have been providing home repair services to limited income homeowners in Fairfax County.

All work is done at no cost to the homeowner by teams of volunteers with skills ranging from novice to professional. Work includes repairing floors, ceilings, walls and doors; installing grab bars, railings, and smoke detectors; addressing minor plumbing and electrical repairs; building ramps; painting; and more.

To qualify for the program, you must own and live in the home to be repaired. The income level for one individual cannot exceed \$47,350. For each additional person in the home, the income level increases by \$4,800 to \$6,000. Priority is given to seniors, persons with disabilities, and families with children.

For more information or to obtain an application, call **703-528-1999** or email *info* @rebuilding together-aff.org.

ESTATE PLANNING

Trusts for Estate Planning (Part 4)

by David A. Fontanella, Attorney

Our reader asked for help in choosing between a revocable living trust and a will. Here we examine the advantages of a living trust.

- 1. A properly funded living trust avoids probate. This may be the prevailing reason why so many people have turned to the living trust for estate planning. The probate rules and requirements for a formal inventory and accounting can be both perplexing and burdensome. This is probably why there are so many horror stories about relatives who have found themselves in the grasp of the Commissioner of Accounts office. Repeated failure to meet filing deadlines or to submit supporting documents for disbursements may result in monetary penalties or a court summons for the executor.
- 2. The situs of a trust is transitory. A person is not tied to the jurisdiction of his residence or the location of his property. If a Virginia decedent with a will owns a condo in Florida, under probate rules his will also must go to probate in Florida. This process usually means hiring a Florida lawyer with the additional fees and court costs. If the property is in a living trust, the successor trustee can manage and sell the property without resort to this ancillary probate process.
- 3. There are no public records for a living trust. Unlike probate, the privacy of family affairs is maintained throughout the administration and distribution of a living trust. On the other hand, a will is public. In one popular book there are excerpts from the wills of many famous Americans, such as Joe DiMaggio, Leona Helmsley, and Jacqueline Kennedy Onassis.
- 4. A spendthrift provision in a living trust restrains both a voluntary and involuntary transfer

of a beneficiary's interest. Accordingly, a creditor may not reach a spendthrift beneficiary's interest before the beneficiary actually receives it.

- 5. A business may continue to operate after the owner dies without the need for a probate inquiry into valuation of stock and business property. This is particularly important if the business owns property in several states. But, be sure the business has been formally transferred into the trust.
- 6. The trust may avoid the need for the lengthy and expensive process of appointing a court-approved guardian and conservator. Most trusts have a provision for a successor trustee to take over if the trust maker suffers from a physical or mental disability. The determination may require a physician's certificate.
- 7. Amending or changing the living trust is usually an easy process. Often it requires only a notary seal and most living trusts do not require attesting witnesses. But, it is always a good idea to seek professional assistance when changing a trust.

Finally, the advantages of a living trust work only if you have transferred all appropriate property and assets into the trust.

NOTE: This article is not intended as legal advice and no one should rely upon it without consulting legal counsel. If you have an estate planning question you would like to see answered in this column, please email David Fontanella at fontane@cox.net or call him at **703-317-1927**.

Join a Senior Center—Let the Fun Begin!

Fairfax County residents age 55 and over may join any of the 13 senior centers sponsored by the Department of Neighborhood and Community Services. There is an annual membership fee (for information, visit the website at www.fairfaxcounty.gov/ncs; call **703-324-4600**, TTY 711; or e-mail ncs @fairfaxcounty.gov).

Senior centers offer classes, health and wellness programs, computer/Internet access, trips and tours, and opportunities to socialize with others and stay connected with your community. Lunch is available with a suggested donation between \$2 and \$6 based on age and income. Lunch reservations must be made at least 1 day in advance. Transportation may be available by Fastran bus at a nominal charge. Call your nearest senior center for information. The TTY number for all centers is 711.

The City of Fairfax (www.fairfaxva.gov/) and the City of Falls Church (www.fallschurchva.gov) also sponsor senior centers and have their monthly schedules online.

Bailey's

Bailey's Community Center 5920 Summers Lane Bailey's Crossroads, VA 22041 703-820-2131

Groveton+

South County Govt. Center 8350 Richmond Hwy, #325 Alexandria, VA 22309 703-704-6216

Herndon+

873 Grace Street Herndon, VA 20170 703-464-6200

Hollin Hall

1500 Shenandoah Road Alexandria, VA 22308 703-765-4573

James Lee+

James Lee Community Center 2855-A Annandale Road Falls Church, VA 22042 703-534-3387

Kingstowne

6488 Landsdowne Center Alexandria, VA 22315 703-550-0134

+ Indicates a facility with a Senior+ program

Lewinsville+

1609 Great Falls Street McLean, VA 22101 703-442-9075

Lincolnia+

4710 North Chambliss St. Alexandria, VA 22312 703-914-0223

Little River Glen+

4001 Barker Court Fairfax, VA 22032 703-503-8703

Lorton+

7722 Gunston Plaza Lorton, VA 22079 703-550-7195

Pimmit Hills

7510 Lisle Avenue Falls Church, VA 22043 703-734-3338

Sully+

5690 Sully Road Centreville, VA 20124 703-322-4475

Wakefield

Audrey Moore RECenter 8100 Braddock Road Annandale, VA 22003 703-321-3000

Other Locations for Senior Activities/Meals

City of Fairfax Senior Center 4401 Sideburn Road

Fairfax, VA 22030 703-359-2487

City of Falls Church Senior Center

223 Little Falls Street Falls Church, VA 22046 703-248-5020

David R. Pinn Community Center

10225 Zion Drive Fairfax, VA 22032 703-250-9181

Gum Springs Community Center

8100 Fordson Road Alexandria, VA 22306 703-360-6088

Huntington Community Center

5751 Liberty Drive Alexandria, VA 22303 703-960-1917

Korean Central Senior Center

Open Tuesdays & Fridays 8526 Amanda Place Vienna, VA 22180 703-303-3939

Home Heating Crisis Assistance Program

Fairfax County residents who face an emergency heating situation this winter may be able to access assistance from a federally funded program locally administered by the county's Department of Family Services. Crisis Assistance is intended to meet a household's emergency heating need when no other resource is available.

The Crisis Assistance program helps households in emergency situations by providing primary heat security deposits and funding the repair or replacement of heating equipment.

From January 2 through March 15, 2012, the program also may assist with the purchase of home heating fuel or payment of the heat utility bill.

Assistance is based on the availability of funds. For more information, call the Energy Assistance Line at **703-324-7604**, or go to www.dss.virginia.gov/benefit/ea/index.cgi.

Telephone Support Group for Caregivers of Older Adults

Are you a caregiver who would like to join a support group without having to leave home? Get helpful information, share your experiences, and gain emotional support from others on the telephone.

The support group meets on the second Tuesday of each month from 7-8 p.m. Below are the topics:

December 13: Making the Most of the

Holiday Season While

Caregiving

January 10: Caregiving and Basic Tax

Concerns

To register or for more information, go to www.fairfaxcounty.gov/dfs/olderadultservices/caregiver.htm or call **703-324-5484**.

AARP Tax-Aide Program Needs Volunteers

The AARP Tax-Aide program is a free, national volunteer-run tax counseling and preparation service available to persons with low-to-moderate income and older adults.

The program needs volunteers to electronically complete and file federal and state income tax forms for the 2012 tax season. Volunteers of all ages and backgrounds are welcome. A free 5-day training using IRS computers and software is provided. Volunteers become IRS-Certified Tax Counselors after completing the training and passing the IRS examination.

Training sessions will be held in Annandale, Centreville, and Alexandria in December 2011 and January 2012.

Free tax preparation services will be offered at the following locations starting February 1, 2012—Alexandria, Annandale, Arlington, Centreville, Falls Church, Manassas, Sterling, Reston, Vienna, and Woodbridge.

Volunteers interested in the program should go to www.aarp.org/taxaide for additional information and registration.

FREE Class: Digital Camera Basics

When was the last time you used your digital camera or the last time you took a successful photo? How about looking at your photos on your computer? Or printing them out at the photo machine at the drugstore? Join Kyla Lupo, from Smart Again Tutoring, in this first class (of two) to learn about digital cameras, including all the buttons and icons, how to get photos from the camera to the computer, and how to print photos, either at home or at the store.

Bring your camera and its instruction manual (if you have it). The class is December 6, 10 a.m.-12 p.m., **or** 1-3 p.m., **or** December 7, 4-6 p.m. Classes are held in the offices of Fairfax Comfort Keepers, 10721 Main St., Suite 304, Fairfax.

Register online at www.smartagaintutor.com or call **571-357-4022**.

Tips on Avoiding Fraudulent Charitable Contribution Schemes

Recently, several natural disasters including tornadoes, floods, and earthquakes have devastated lives and property. In the wake of these events that have caused emotional distress and great monetary loss to numerous people, individuals often feel a desire to help these victims, frequently through monetary donations.

These disasters often prompt individuals with criminal intent to solicit contributions purportedly for a charitable organization or a good cause. Before making a donation of any kind, consumers should adhere to certain guidelines:

- Do not respond to unsolicited (SPAM) email.
- Be skeptical of individuals representing themselves as officials soliciting via email for donations.
- Do not click on links contained within an unsolicited email.
- Be cautious of email claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders.
- To ensure contributions are received and used for intended purposes, make contributions directly to known organizations rather than relying on others to make the donation on your behalf.
- Validate the legitimacy of the organization by directly accessing the recognized charity or aid organization's website rather than following an alleged link to the site.
- Attempt to verify the legitimacy of the nonprofit status of the organization by using various Internet-based resources, which also may assist in confirming the actual existence of the organization.

To obtain more information on charitable contribution schemes and other types of online schemes, visit www.LooksTooGoodToBeTrue.com.

• Do not provide personal or financial information to anyone who solicits contributions. Providing such information may compromise your identity and make you vulnerable to identity theft.

If you believe you have been a victim of a charity-related scheme, contact the National Center for Disaster Fraud at **1-866-720-5721**, or by email at *disaster* @leo.gov.

<u>Source</u>: Informed Consumer e-newsletter, Fairfax County Department of Cable and Consumer Services.





Greetings From The White House

The White House will send greeting cards signed by the President to commemorate special events, accomplishments, or milestones free of charge to U.S. citizens only. It may take several months for requests to be mailed due to high volume. It is advisable to send your request as far in advance as possible. The special occasion greetings are for:

- * Anniversaries: Anniversary greetings are sent only to those couples who are celebrating their 50th (and subsequent) wedding anniversary.
- * **Birthdays:** Birthday greetings will be sent only to individuals 80 years of age and above.
- * **Weddings:** Send the request after the event and include the couple's married names and current or new address.
- * Baby's birth or adoption of a child;
- * Retirement after at least 30 years in the same job;
- * Eagle Scout Award, Girl Scout Gold Award;
- * Bar/Bat mitzvah or equivalent religious occasion.

Required information: Send a written request to: *The White House, Attn: Greetings Office, Washington, DC 20502-0039.* Include the name and home address of the honoree; form of address (Mr., Ms., Mrs., Dr., Miss, etc.); exact date of occasion (month, day, year); age (birthdays); or number of years of marriage; your (the requestor's) name and daytime phone number; and any specific mailing instructions if other than to honoree's address.



Holiday Music Concert

The Shepherd's Center of Annandale-Spring-field will present a program of holiday music by the Capitol Reunion Quartet, a part of the Vienna-Falls Chorus, singing holiday favorites in four-part a cappella harmony.

The concert is Thursday, December 1, 11:30 a.m.-1:30 p.m., at the John Calvin Presbyterian Church, 6531 Columbia Pike, Annandale. The cost is \$9 per person. To register or for more information, call **703-941-1419**.

Family Bingo Event

The Shepherd's Center of Fairfax-Burke will host a family bingo event on Saturday, December 3, from 12-2 p.m., at Burke United Methodist Church, 6200 Burke Center Pkwy., Burke. This is a fun fundraiser for the Shepherd's Center of Fairfax-Burke. The center provides programs and services that support persons over the age of 50 in the Fairfax-Burke community to help them live independently and with dignity.

Prizes for each game will be donated. Tickets are \$12 and include lunch and two bingo cards. Additional cards will be sold for \$1 per game, per card, or six for \$5. For tickets, call **703-426-2824**.

Fairfax County Services for Older Adults

- Adult Protective Services
- Care Management/Social Work
- Caregiver Support and Respite
- In-Home Care
- Health Insurance Counseling
- Meals on Wheels
- Nursing Homes and Assisted Living
- Recreation, Transportation, Adult Day Health Care, and More!

Information specialists can discuss these and other services for older adults, adults with disabilities, and caregivers in the Fairfax area. Call **703-324-7948**, or visit www.fairfaxcounty.gov/dfs/olderadultservices.

Volunteer Opportunities

Fairfax County's Volunteer Solutions program has the following volunteer opportunities:

- Volunteers to drive people to medical appointments:
- A Spanish-speaking social visitor in Annandale;
- Meals on Wheels drivers in the Annandale, Falls Church, Franconia, McLean, Vienna-Oakton-Dunn Loring, and Reston/Herndon areas;
- Meals on Wheels drivers who speak Korean and Vietnamese;
- Driver coordinators in Chantilly and Fairfax.

Meals on Wheels volunteers may choose to drive weekly, biweekly, monthly, or be a substitute. Meals are generally delivered Monday through Friday, between 11 a.m. and 1 p.m. For more information on any of these opportunities, call the Volunteer Intake Line at **703-324-5406**; email VolunteerSolutions@FairfaxCounty.gov or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Volunteer computer instructors are needed at the **Lorton Senior Center**, 7722 Gunston Plaza, Lorton. Duties include teaching beginner and beginner plus level classes on Mondays 12:30-2:30p.m. and/or Wednesdays 10 a.m.-12 p.m., or 12:30p.m.-2:30 p.m. Contact Brigitte Bombardier or Anne Miller at **703-550-7195**.

Mount Vernon At Home, a neighborhood village, helps seniors remain in their homes and in their community. It is a volunteer nonprofit organization. They are looking for volunteer drivers, handymen, and technology and errand support. Visit www.mountvernonathome.org or call **703-303-4060**.

Help residents of nursing and assisted living facilities in the Fairfax area advocate for their rights, resolve conflicts and improve their quality of life. The **Northern Virginia Long-Term Care Ombudsman Program** needs volunteers to commit a minimum of four hours a week for one year. Volunteers set their own schedules.

Visits usually occur between 8 a.m. and 6 p.m. on weekdays. Volunteers receive training and support. Apply now for the spring 2012 training. Call **703-324-5861** or **703-324-5422**; email *lisa.callahan* @fairfaxcounty.gov, or visit http://www.fairfaxcounty.gov/dfs/olderadultservices/LTCOmbudsman.

A volunteer Chairperson is needed for **Operation: Military Kids**, the U.S. Army's collaborative effort with America's communities to support children and youth impacted by deployment. Their goal is to connect military children and youth with local resources in order to achieve a sense of community support and enhance their well-being. Some of the duties of the volunteer chair include: leading monthly regional meetings, assisting the network in recruitment and expansion, guiding the network in accurate reporting of programming/activities, as well as participating in state team meetings and conference calls. Call **1-240-415-8665** or email Megan Baker at *omkdirector@amail.com*.

To have a volunteer opportunity considered for this column, please email or fax your submission to **Tanya Erway** by the first of the month one month in advance.

Email: tanya.erway@fairfaxcounty.gov

Phone: 703-324-5407 Fax: 703-324-3583



What Happens to Retirement Assets in the Event of a Divorce?

Provided by Tim Murray, CFP® Certified Financial Planner™ Professional

Federal law requires that participants in employer-sponsored retirement plans designate their spouse as their beneficiary unless the spouse waives this right in writing. Assuming that you and your spouse adhered to this practice, a document known as a Qualified Domestic Relations Order (QDRO), which is part of a divorce settlement, specifies how retirement assets are divided.

A QDRO specifies the amount or portion of a plan participant's benefits that are paid to a spouse, former spouse, child, or other party. A QDRO typically governs assets within a retirement plan such as a pension, profit-sharing plan, or a tax-sheltered annuity. Benefits paid to a former spouse typically are considered income for tax purposes. If you contributed to your retirement plan, a prorated share of your investment is used to determine the taxable amount.

Former spouses on the receiving end of a lump-sum distribution mandated by a QDRO may be able to roll over the money tax free to a traditional individual retirement account or to another qualified retirement plan. Following such a transfer, assets within the plan are subject to rules that would normally apply to the retirement plan. If you transfer assets within a traditional IRA to your spouse as part of a divorce decree, the transfer is not considered taxable and the assets are treated as your former spouse's IRA.

Procedural Issues

QDROs are governed by rules established by the U.S. Department of Labor. In most instances, a judge must formally issue a judgment or approve a settlement agreement before it is considered a QDRO. The fact that you and your soon-to-beformer spouse have signed an agreement is not adequate for a QDRO to

take effect. Also, following an order issued by a judge, the administrator of the retirement plan affected by the QDRO must determine whether the court order qualifies as a QDRO according to the rules of the labor department.

Note that retirement assets are part of a broader financial picture that may include your home, taxable investments, personal property, and other assets. It is not mandated that your spouse receive a portion of your retirement assets in the event of a divorce. You and your spouse may negotiate another type of arrangement that permits you to retain your retirement assets while granting other assets to your spouse. In addition, a prenuptial agreement, depending on its provisions, could potentially limit your spouse's rights to your assets.

You may want to consult a divorce lawyer and your financial advisor to determine whether federal laws relating to retirement accounts apply to your situation.

This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by: Tim Murray, CFP®, an independent Certified Financial Planner™ Professional with Murray Financial, Inc. in Chantilly, VA., an independent financial planning firm providing feebased (i.e. commission-free) investment advice. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at **703-810-8424**, via the web at www.MurrayFinancial.com, or by email at: TimMurray@MurrayFinancial.com.



December Gardening

by Joe Belsan

To review this year's weather: April/May/ June were cooler than normal; July was the hottest in our history; August/September were the rainiest; and October, according to Martin Weil of the Washington Post, "carried on this year's pattern of meteorologically distinctive months." Tornadoes, tropical storms, and the earliest snow in many years graced the region.

I don't know how November will turn out, but I am taking advantage of the first few dry, almost normal days we're having to organize and clean tools, plant spring bulbs, which you can do right up to the end of December as long as the ground isn't frozen.

For those of you lucky to have a cold frame, you could be harvesting some greens like kale, mustard, and spinach depending on temperatures these past few weeks. I prefer these 3 greens because of their high vitamin and mineral values. When young, they can be steamed or sautéed, and when older, they are excellent additions to soups and stews. When grown organically, they simply need a brief rinse and they're ready to eat.

I know I've mentioned this before but I can't help emphasizing the importance of mulching. The easiest way and the best source are the leaves on your property. Right about now the last of the leaves have fallen and I do one more run with the mower, setting it at the next to lowest height, collecting and shredding a mix of grass and leaves. This mix, along with a sprinkling of horse manure, goes into the raised garden beds for the winter. Then in the spring, I add all the compost I made the previous year and work it into the top 6". The result makes a gardener proud of

their effort. Even on the driest of days you can reach into the soil and crumble it in your hand.

The Oakton Farmer's Market, located on Hunter Mill Rd. off of Chain Bridge Rd. (Rt. 123), is one of the few markets in this area open year-round on Saturdays, from 10 a.m. to 2 p.m. I have a table there from April to November, selling plants and seedlings and answering gardening questions. I mention this because of the array of vendors who sell everything from clean (no drugs) beef, pork, and fowl to farm fresh eggs and veggies of the season. I am a believer of buying locally to benefit the environment and our own personal health. You may spend a few cents more, but your eventual savings in health costs will more than make up for the cost.

In the meantime, sit back, relax, enjoy your family and the holidays, and be thankful for the gifts you have.

Until next month, happy gardening!

Source: Joe Belsan is an organic gardener and a long-time resident of the City of Fairfax. He is a practicing Foodscaper who helps plan and implement edible gardens. He may be contacted at foodscaper@hotmail.com.



Ask an Expert: Questions & Answers

Provided by SeniorNavigator

To ask an expert about your aging concerns, visit www.seniornavigator.org.

Topic: Drug Facts (Interactions, Safe Disposal)

Question: My mother is 69 years old and she seems to take a lot of pills (there are about seven prescription drugs in her cabinet and several over-the-counter drugs), many of which she does not seem to fully understand the purpose. It makes me very uneasy as I am worried that it can be harmful to her. What are your thoughts?

Answer: You are absolutely right to be worried about the possible harmful effects of the plethora of drugs your mother consumes. The use of too many medications can cause very harmful adverse drug events and drug interactions. The average older adult takes three to five prescription medications in addition to over-the-counter drugs and herbal remedies; therefore, it is absolutely necessary for older adults to be more mindful about their medication consumption and practice safe medication consumption. As we become older, there is an increased risk of harmful drug interactions to occur as a result of the higher use of medications and the normal aging body changes. The changes we experience in our bodies as we become older affect the way in which medications are absorbed and used, which increases older adults' risk of drug interactions.

The three main categories of drug interactions are drug-drug interactions, drug-food/beverage interactions, and drug-condition interactions. Drug-drug interactions occur when two or more medicines react with each other to cause unexpected side effects. For example, many older adults are prescribed a blood thinner such as Warfarin

and should not take aspirin without permission from their physician. Drug-drug interactions can also prevent one medicine from being effective or even cause one medication to become stronger than originally intended. Drug-food/beverage interactions occur from drugs reacting with foods or beverages. For example, consuming alcohol with certain medications may cause an individual to feel tired or slow his or her reactions whereas food in the digestive tract can affect how a medication is absorbed. Drugcondition interactions may occur when an existing medical condition causes certain drugs to become potentially dangerous. For example, a person who has high blood pressure or asthma may have an adverse reaction to the use of a nasal decongestant.

Due to these possible drug interactions, it is important that your mother knows how to take drugs safely and responsibly. She can read the drug label more thoroughly to find out what the drug is used for, how to take the drug properly, and how to minimize the risk of drug interactions and unwanted side effects. If the label print is too small to read clearly, she can ask her pharmacist if the information is available in large print. It will be easier for your mother to prevent the occurrences of drug interactions once she learns more about the drugs she consumes.

Before taking a new medication, ask the doctor and/or pharmacist the following questions:

- How and when do I take the medicine and for how long?
- Can I take this prescription drug with other prescribed drugs, over-the-counter drugs, and dietary, vitamin and/or herbal supplements? If so, how and when?
- Should I avoid certain foods, beverages, and/or other products while I am taking this drug?
- What are the possible side effects and what do I do if they occur?

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Drug Facts cont. from p. 14

- How will the drug work in my body?
- Can you provide me with informative websites or medical literature about the drug or my condition?

It also might be helpful if your mother maintains a record of all the prescription and non-prescription drugs she is currently taking. For each drug, she should indicate the drug's name, the prescribing physician (if applicable), how much and often she takes it, dosage instructions, reason for taking the drug, and possible side effects. Your mother should take the list with her to each medical appointment as it is important that each health professional knows the medications she is consuming.

For information on volunteering, call the Fairfax Area Agency on Aging's Volunteer Intake Line at 703-324-5406, TTY 711, or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteersolutions.htm.

To Add, Correct, or Delete Your Name From the Golden Gazette Mailing List, Call 703-324-5633.

Postage Increase

The cost of a first-class stamp—also known as a Forever Stamp—will increase to 45 cents on January 22, 2012. The cost of sending magazines, standard mail, and some package services also will rise, but prices for Express Mail and Priority Mail will stay the same.

Starting January 22, postal rates will increase as follows:

- First-class letters (1 oz.): 1-cent increase to 45 cents.
- Letters weighing additional ounces: Unchanged at 20 cents.
- Postcards: A 3-cent increase to 32 cents.
- Letters to Canada or Mexico (1 oz.): A 5cent increase to 85 cents.
- Letters to other international destinations:
 A 7-cent increase to \$1.05.

Health Insurance Questions?
Call the Virginia
Insurance Counseling &
Assistance Program (VICAP) at
703-324-5851.

The Golden Gazette is available in large-print format. Call 703-324-5633.





COMMUNITY CALENDAR

December 3. 1-4 p.m. The Kingstowne Center for Active Adults is hosting a free holiday get-together for its members and the Kingstowne community as a thank you for supporting our activities throughout 2011. Holiday music, dessert and coffee bar. 6488 Landsdowne Center, Alexandria, next to the Kingstowne Library. RSVP to 703-339-7676.

December 4. 1-4 p.m. Gardeners' Holiday Open House. Enjoy the botanic decorations, a toy train display, 20th century dolls with a furnished doll house, and a German nutcracker collection. Wreaths, greens, bows, tree ornaments, and holiday breads for sale. Complimentary refreshments. Green Spring Gardens, 4603 Green Spring Rd., Alexandria. Call 703-642-5173.

December 10. 3 p.m. Sounds of the Season. The Main Street Community Band will perform a wintry mix of holiday favorites. Bring a nonperishable food item to support "Food for Others" for nourishing lives in Northern Virginia. Free. W. T. Woodson High School, 9525 Main St., Fairfax. **703-757-0220**.

December 11. 2:30 - 4:30 p.m. Sunday Afternoon Dances (age 55 and older). Dancers of all skill levels are welcome to foxtrot, swing, cha cha, and waltz. A professional dance instructor incorporates up to three mini

dance lessons during the session with music from golden oldies to today's modern. Door prizes and refreshments. Partners not required. Drop in. Reston Community Center, 2310 Colts Neck Rd., Reston. \$3/residents, \$6/nonresidents. 703-476-4500.

December 11. Christmas in St. Michaels, MD. Includes motor coach, guide, and admission. Celebrate the holidays viewing gingerbread house displays, shopping at Granite Lodge Marketplace, and touring the holiday decorated historic homes of St. Michaels. Lunch on your own. Fair Oaks Mall—depart 7 a.m., return 7 p.m.; Mason Government Center-depart 7:30 a.m., return 6:30 p.m.; Lee District RECenter—depart 8 a.m., return 6 p.m. Call 703-222-4664 for tour reservations. December 14 & 28. 1 p.m. In anticipation of the formation of a Hollin Hall Chess Club under the membership services of the U.S. Chess Federation, Charles Morrissey, a Senior Center member, will provide chess demos. All skill levels are welcome. Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria. 703-765-4573.

December 29. 7:30 – 8:30 p.m. <u>e-Book/e-Reader Instruction</u>. Learn about library e-Books and how to access them with your compatible device.

Call **703-242-4020** for an appointment. Oakton Library, 10304 Lynnhaven Pl., Oakton.

Reduced-Cost Rabies Clinic

A reduced-cost rabies clinic will be held on Sunday, December 4, from 2-4 p.m., at the Sully District Governmental Center, 4900 Stonecroft Blvd., Chantilly. The cost is \$12.

- Dogs, cats, and ferrets are eligible for vaccinations.
- Dogs must be on leashes.
- Cats and ferrets must be in carriers.
- All pets will receive a 1-year rabies vaccine. To obtain a 3-year vaccine, bring your pet's rabies certificate showing your pet's current rabies vaccination and expiration date. Only those who can show proof will be eligible for the 3-year vaccination for their pet.
- Only rabies certificates will be issued (no tags).

